

EXHIBIT B



Transfer Out Authorization Agreement

This Transfer Out Authorization Agreement is between you and Activehours, Inc. (d/b/a “**EarnIn**”). By utilizing EarnIn’s Transfer Out services, you authorize EarnIn, or its third-party processor, to (1) initiate a one-time electronic debit from the bank account you designated in your EarnIn profile (the “**Bank Account**”), in the amount of the Transfer Out you requested, plus any voluntary tip you chose, plus the Lightning Speed fee if applicable (the “**Total Debit Amount**”), and (2) if necessary, correct erroneous debits from, and credits to, the Bank Account. In addition, if EarnIn is unable to debit your Bank Account for any reason, you authorize EarnIn to charge the debit card you linked in your EarnIn profile (the “**Debit Card**”) to complete the debit.

You agree that each time you click “Transfer Out” or “Transfer Out + Tip” on EarnIn’s Transfer Out page, or you click “Yes, repeat Transfer Out” as part of EarnIn’s Quick Transfer Out offering, you are authorizing EarnIn to (1) debit the Total Debit Amount from your Bank Account or charge your Debit Card for the Total Debit Amount, as applicable, on or around the date of your next paycheck, and (2) apply such debited or charged amount to any outstanding balances with EarnIn.

You agree that the authorizations you provide in this Transfer Out Authorization Agreement will remain in effect until you



that debit. If EarnIn receives your notice revoking your authorizations less than three business days before the scheduled debit date, EarnIn may attempt to cancel the debit transaction, but EarnIn will not be responsible if the debit is completed as scheduled.





Terms of Service

Privacy

Evolve Bank & Trust

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EarnIn is a financial technology company, not a bank. Bank products are issued by Evolve Bank & Trust, Member FDIC. The EarnIn Card is issued pursuant to a license from Visa USA Inc.